IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3692

Serial No.: 10/569,013

Examiner: Fields, Benjamin S.

Filed: September 5, 2006

Docket No. 1483/3/2 PCT/US

Confirmation No.: 1737

For:

METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

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RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT UNDER 37 C.F.R. § 1.121

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is responsive to the Notice dated December 22, 2008, having a period for response without extension by <u>January 22, 2009</u>. Favorable reconsideration is respectfully requested in view of the following Amendments and Remarks.